

In re:
Cynthia E. Culbreath
Debtor

Case No. 22-11416-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 03, 2025

User: admin
Form ID: 167

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2025:

Recip ID	Recipient Name and Address
db	+ Cynthia E. Culbreath, 109 Edgley Avenue, Glenside, PA 19038-4701

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 04 2025 00:01:00	Federal Home Loan Mortgage Corporation, as trustee, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ Email/Text: RASEBN@raslg.com	Jul 04 2025 00:01:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 04 2025 00:01:00	Federal Home Loan Mortgage Corporation, as trustee, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/Text: RASEBN@raslg.com	Jul 04 2025 00:01:00	Selene Finance, LP, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		SELENE FINANCE LP

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2025

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2025 at the address(es) listed below:**

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tru andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tr ldoyle@squirelaw.com, cistewart@logs.com;LOGSECF@logs.com
MICHELLE LEE	on behalf of Debtor Cynthia E. Culbreath bky@dilworthlaw.com
MICHELLE L. MCGOWAN	on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tr mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor Selene Finance LP mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor Federal Home Loan Mortgage Corporation mimcgowan@raslg.com
ROBERT BRIAN SHEARER	on behalf of Creditor Selene Finance LP rshearer@raslg.com
SHERRI DICKS	on behalf of Creditor Selene Finance LP sdicks@raslg.com, shrdlaw@outlook.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Cynthia E. Culbreath)	Case No. 22-11416-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF HEARING

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable
Ashely M. Chan , United States Bankruptcy Judge to consider:

Response by Debtor to Certification of Default of <i>Stipulation</i> Filed by MICHELLE L. MCGOWAN on
behalf of Selene Finance, LP

on: 7/22/25

at: 11:00 AM

in: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003

Date: July 3, 2025

For The Court

Timothy B. McGrath
Clerk of Court